

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Case No.: 18-26526

John J. DiGregorio

Judge: ABA

Debtor(s)

Chapter 13 Plan and Motions

Original Modified/Notice Required Date: 3/22/2022
 Motions Included Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: EJC Initial Debtor: JJD Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 1214 per month to the Chapter 13 Trustee, starting on April 2022 for approximately 22 more months. (65 months total)

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1,700 estimated in post-petition fees
DOMESTIC SUPPORT OBLIGATION		
IRS	2014-2018 Income Tax	\$6,648

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Terrestria Homeowner's Assoc.	Residence	\$3,544.90	N/A	\$5,400	Resume Sept. 2018
Gloucester Twp Tax Collection	Residence	\$19,113.81	N/A	\$19,113.81	Resume Nov. 2018
Citizens Bank	Residence	\$5,041.84 plus \$1,138 fees	N/A	\$6,179.84	Resume Post Petition

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan
NJ Division of Taxation	Claim secured by real estate	\$2,077.34
Toyota Motor Credit	Claim secured by vehicle	\$17,737.67

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ 0 to be distributed *pro rata*
 Not less than percent
 Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

Upon confirmation
 Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Jenkins & Clayman
- 3) Toyota Motor Finance (to be paid in first 48 months of plan)
- 4) Gloucester Twp. 5) Citizens Bank

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 11/05/2019.

Explain below **why** the plan is being modified:
Due to Covid, debtor's income and expenses were impacted
Order provides for post-petition arrears to be paid to Citizens Bank

Explain below **how** the plan is being modified:
1. To extend length of plan
2. To match plan with claims.

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 3/22/2022

/s/ John J. Digregorio
Debtor

Date: _____

/s/
Joint Debtor

Date: 3/22/2022

/s/ Eric J. Clayman
Attorney for Debtor(s)

In re:

John J. DiGregorio

Debtor

Case No. 18-26526-ABA

Chapter 13

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Mar 23, 2022

Form ID: pdf901

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol**Definition**
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2022:**

Recip ID	Recipient Name and Address
db	+ John J. DiGregorio, 105 Fox Meadow Drive, Sicklerville, NJ 08081-1142
aty	+ Christina J. Pross, Marinosci Law Group, 824 N. Market Street, Ste 901, Wilmington, DE 19801-4908
517706967	+ Citizens Bank, c/o Mattleman, Weinroth & Miller, P.C, 401 Route 70, Suite 100, Cherry Hill, NJ 08034-2410
519145476	+ Citizens Bank, N.A. f/k/a RBS Citizens Bank N.A, 10561 Telegraph Rd., Glen Allen, VA 23059-4577
517847400	+ Citizens One Home Loans, 10561 Telegraph Road, Glen Allen, VA 23059-4577
517706969	+ Gloucester Township Tax Collection, 1261 Chews Landing Road, Laurel Springs, NJ 08021-2807
517706971	Horizon Blue Cross Blue Shield of NJ, PO BOX 10192, Newark, NJ 07101-3120
519199713	+ McCABE, WEISBERG & CONWAY, LLC, 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
517706974	+ Michael K. Dovnarsky, MD, PC, 331 White Horse Pike, Atco, NJ 08004-2230
517706975	+ New Jersey Division of Taxation, 50 Barrack Street, Trenton, NJ 08608-2006
517706977	Rancocas Anesthesiology, PO Box 4603, Lancaster, PA 17604-4603
517706979	+ South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
517879988	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
517706980	Terrestria Homeowner's Association, 2 Fox Meadow D, Sicklerville, NJ 08081
517706981	+ Terrestria Homeowner's Association, c/o Eric D. Mann, 2111 New Road, Suite 105, Northfield, NJ 08225-1512
517706983	+ Township of Gloucester, 1261 Chews Langing-Clementon Rd, PO Box 8, Blackwood, NJ 08012-0008
518580452	+ Township of Gloucester, PO Box 8, Blackwood, NJ 08012-0008
517706984	Toyota Motor Credit, PO Box 5170, Simi Valley, CA 93062-5170
517706985	UPHS PPMC Patient Pay, PO BOX 824314, Philadelphia, PA 19182-4314

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 23 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 23 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517706965	+ Email/Text: bankruptcy@pepcoholdings.com	Mar 23 2022 20:34:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
517726132	+ Email/Text: bankruptcy@pepcoholdings.com	Mar 23 2022 20:34:00	Atlantic City Electric Company, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
517706966	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 23 2022 20:33:00	Citizens Bank, PO BOX 42008, Providence, RI 02940-2008
517706968	+ Email/Text: bankruptcydepartment@tsico.com	Mar 23 2022 20:34:00	Delaware Valley Urology, LLC, c/o Transworld Systems, Inc., Collection Agency, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
517706970	Email/PDF: gecsed@recoverycorp.com	Mar 23 2022 20:38:02	Home Design-Flooring/Syncb, PO BOX 960061, Orlando, FL 32896-0061
517706972	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 23 2022 20:34:00	Internal Revenue Service, PO BOX 219690, Kansas City, MO 64121-9690

District/off: 0312-1

User: admin

Page 2 of 3

Date Recd: Mar 23, 2022

Form ID: pdf901

Total Noticed: 36

517706973	Email/PDF: gecsed@recoverycorp.com	Mar 23 2022 20:38:11	Lowe's/Synchrony Bank, Po Box 530914, Atlanta, GA 30353-0914
517831627	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 23 2022 20:34:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517706976	Email/PDF: cbp@onemainfinancial.com	Mar 23 2022 20:38:06	One Main Financial, PO BOX 9001122, Louisville, KY 40290-1122
517836766	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 23 2022 20:37:55	Portfolio Recovery Associates, LLC, c/o Onemain Financial, POB 41067, Norfolk VA 23541
517806463	Email/Text: bnc-quantum@quantum3group.com	Mar 23 2022 20:34:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
517706978	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 23 2022 20:38:03	Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051
517708972	+ Email/PDF: gecsed@recoverycorp.com	Mar 23 2022 20:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517706982	Email/PDF: gecsed@recoverycorp.com	Mar 23 2022 20:38:08	Thomasville/Synchrony Bank, PO BOX 965033, Orlando, FL 32896-5033
517766087	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 23 2022 20:34:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517723396	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2022 at the address(es) listed below:

Name	Email Address
------	---------------

Andrew M. Lubin

on behalf of Creditor Citizens Bank of PA. nj-ecfmail@mwc-law.com alubin@milsteadlaw.com

Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Eric Clayman

District/off: 0312-1

User: admin

Page 3 of 3

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on behalf of Debtor John J. DiGregorio mail@jenkinsclayman.com JenkinsClayman@jubileebk.net

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Marisa Myers Cohen

on behalf of Creditor Citizens Bank of PA. nj-ecfmail@mwc-law.com jhillier@mwc-law.com

Marisa Myers Cohen

on behalf of Creditor Citizens Bank NA nj-ecfmail@mwc-law.com jhillier@mwc-law.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com

Robert Williams

on behalf of Creditor Citizens Bank of PA. rwilliams@mwm-law.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 10